

RELOCATING FROM HAWAI'I TO THE U.S. MAINLAND

WHAT TO KNOW BEFORE SELLING, RENTING, OR BUYING WHEN RELOCATING FROM HAWAI'I

PURPOSE: THIS GUIDE HELPS HAWAI'I HOMEOWNERS EVALUATE WHETHER TO SELL OR KEEP THEIR PROPERTY, COMPARE COMMON RELOCATION HOMEOWNERSHIP PATHS, AND UNDERSTAND FINANCING OPTIONS AVAILABLE WHEN PURCHASING ON THE MAINLAND.

DISCLAIMER: THIS IS NOT LEGAL, TAX, OR FINANCIAL ADVICE. SPEAK WITH PROFESSIONAL ADVISORS FOR PERSONALIZED GUIDANCE.

01 - KEY FACTS TO UNDERSTAND FIRST

- YOUR HAWAI'I HOME MAY BECOME A POWERFUL INVESTMENT ASSET, CONSIDER LONG-TERM EQUITY AND RENTAL DEMAND.
- YOU ARE NOT REQUIRED TO SELL TO BUY AGAIN, FINANCING OPTIONS MAY ALLOW SELL NOW, SELL LATER, OR KEEP AS RENTAL.
- REAL ESTATE MARKETS AND COSTS VARY DRAMATICALLY BY MAINLAND STATE.

TIMING MATTERS, JOB TRANSFER, KIDS, SCHOOLS, WEATHER, TAXES, AND AFFORDABILITY SHOULD ALL BE DISCUSSED AND MAPPED.

02 - MOST COMMON RELOCATION REAL ESTATE PATHS OPTION

- SELL HAWAI'I HOME & BUY MAINLAND HOME
- KEEP HAWAI'I HOME AS RENTAL
- BUY IN MAINLAND FIRST, SELL LATER
- MOVE & RENT FIRST, BUY AFTER

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03 - MORTGAGE & QUALIFICATION CHECKLIST

- WHEN PREPARING TO PURCHASE A MAINLAND PROPERTY, LENDERS MAY EVALUATE:
- INCOME STABILITY + NEW EMPLOYMENT DETAIL
- MONTHLY HOUSING OBLIGATIONS (HAWAI'I + NEW HOME IF APPLICABLE)
- CREDIT HISTORY & RESERVES REQUIRED FOR RELOCATION
- LOAN TYPE (CONVENTIONAL, FHA, VA, DSCR IF RENTAL PROPERTY, ETC.)
- EXPECTED OCCUPANCY: PRIMARY, SECOND HOME, OR INVESTMENT

TIP: IF CONVERTING HAWAI'I HOME TO A RENTAL, RENTAL INCOME MAY BE USED IN QUALIFICATION DEPENDING ON LOAN GUIDELINES.

04 — POPULAR MAINLAND RELOCATION DESTINATIONS FOR HAWAI'I RESIDENTS

LOCATIONS:

NEVADA - AFFORDABILITY, EXISTING HAWAI'I COMMUNITY, NO STATE INCOME TAX
NEWER BUILDS, STRONG LIFESTYLE AMENITIES

WASHINGTON - TECH JOBS, FAMILY-FRIENDLY, NATURAL SCENERY
SEATTLE METRO, SUBURBS (RENTON, AUBURN, TACOMA)

CALIFORNIA - JOB DIVERSITY, EDUCATION, OCEAN LIFESTYLE OPTIONS
WIDE PRICING RANGE FROM SOCAL → NORCAL

TEXAS - BUSINESS-FRIENDLY, AFFORDABILITY, STRONG RENTAL MARKETS
DALLAS, AUSTIN, SAN ANTONIO, HOUSTON

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05 — KEY QUESTIONS TO ASK BEFORE DECIDING

- DO I WANT TO BUILD WEALTH THROUGH REAL ESTATE OR LIQUIDATE EQUITY?
- WHAT ARE MY HOUSING + LIFESTYLE NON-NEGOTIABLES?
- WILL MY NEW MARKET OFFER CASH FLOW, AFFORDABILITY, OR BOTH?
- WHAT ARE STATE-LEVEL TAX DIFFERENCES AND JOB MARKET STABILITY?

SHOULD I BUY RIGHT AWAY OR RENT FIRST TO LEARN THE AREA?

06 — WARNING SIGNS (PAUSE & STRATEGIZE)

- SELLING JUST BECAUSE “EVERYONE ELSE SAYS IT’S SMART”
- NO FINANCIAL CUSHION AFTER RELOCATION
- BUYING SIGHT-UNSEEN WITHOUT A VETTED LOCAL EXPERT
- RELYING SOLELY ON EMOTIONS (MISSING HOME ≠ POOR INVESTMENT)

IF THE MATH, LIFESTYLE, AND TIMING DON'T ALIGN — ADJUST THE PLAN, NOT THE DREAM.

RELOCATION STRATEGY OFFER

WHETHER YOU'RE SELLING, RENTING, OR BUYING, I CAN SUPPORT YOUR FULL TRANSITION JOURNEY:

- ✓ HAWAI'I HOME SALE PREPARATION / LENDING GUIDANCE
- ✓ CONNECT WITH VETTED REAL ESTATE AGENTS NATIONWIDE
- ✓ LOAN PRE-APPROVAL AVAILABLE ACROSS 49 STATES
- ✓ RENT-VS-SELL ANALYSIS WITH ESTIMATED CASH FLOW
- ✓ SIDE-BY-SIDE COMPARISON: HAWAI'I ROI VS MAINLAND ROI

YOU DON'T HAVE TO START OVER — YOU CAN START STRATEGICALLY.
LET'S BUILD YOUR NEXT CHAPTER WITH CLARITY, CONFIDENCE, AND OPTIONS.